

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl No.: 10/824,290 Confirmation No.: 6053  
Applicant: C. Todd Praisner  
Filed: April 14, 2004  
Group Art Unit: 3694  
Examiner: Mohammad Z. Shaikh  
Title: METHOD AND SYSTEM FOR PUSHING CREDIT PAYMENTS AS  
BUYER INITIATED TRANSACTIONS  
Atty Dkt. No. 1606US1.014033.123  
Customer No. 69603

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. § 1.116

Sir:

In response to the Final Office Action dated August 3, 2010, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks** begin on page 6 of this paper.